Office of the Superintendent of Bankruptcy Canada
An Agency of Industry Canada

Bureau du surintendant des faillites Canada
Un organisme d'Industrie Canada

Insolvency

Statistics in Canada — Third Quarter 2009

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo009-eng.cfm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo022-eng.cfm

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Newfoundland and Labrador	**669**	**776**	**597**	**-13.8**	**12.1**	**2 611**	**2 194**	**19.0**
Bankruptcies	634	752	587	-15.7	8.0	2 503	2 135	17.2
Proposals	35	24	10	45.8	250.0	108	59	83.1
Prince Edward Island	**123**	**166**	**120**	**-25.9**	**2.5**	**548**	**419**	**30.8**
Bankruptcies	118	157	116	-24.8	1.7	520	392	32.7
Proposals	5	9	4	-44.4	25.0	28	27	3.7
Nova Scotia	**1 476**	**1 423**	**1 173**	**3.7**	**25.8**	**5 323**	**4 509**	**18.1**
Bankruptcies	1 316	1 262	1 035	4.3	27.1	4 654	3 915	18.9
Proposals	160	161	138	-0.6	15.9	669	594	12.6
New Brunswick	**1 174**	**1 063**	**901**	**10.4**	**30.3**	**3 928**	**3 150**	**24.7**
Bankruptcies	1 044	916	773	14.0	35.1	3 374	2 736	23.3
Proposals	130	147	128	-11.6	1.6	554	414	33.8
Quebec	**11 267**	**11 483**	**9 044**	**-1.9**	**24.6**	**43 635**	**35 385**	**23.3**
Bankruptcies	9 497	9 602	7 456	-1.1	27.4	36 269	29 141	24.5
Proposals	1 770	1 881	1 588	-5.9	11.5	7 366	6 244	18.0
Ontario	**18 554**	**18 680**	**13 252**	**-0.7**	**40.0**	**68 088**	**50 010**	**36.1**
Bankruptcies	13 573	13 470	9 695	0.8	40.0	48 993	36 433	34.5
Proposals	4 981	5 210	3 557	-4.4	40.0	19 095	13 577	40.6
Manitoba	**842**	**857**	**693**	**-1.8**	**21.5**	**3 171**	**2 621**	**21.0**
Bankruptcies	653	704	527	-7.2	23.9	2 515	2 070	21.5
Proposals	189	153	166	23.5	13.9	656	551	19.1
Saskatchewan	**714**	**731**	**532**	**-2.3**	**34.2**	**2 580**	**2 021**	**27.7**
Bankruptcies	532	573	427	-7.2	24.6	1 962	1 548	26.7
Proposals	182	158	105	15.2	73.3	618	473	30.7
Alberta	**3 628**	**3 301**	**1 952**	**9.9**	**85.9**	**12 130**	**7 127**	**70.2**
Bankruptcies	3 020	2 797	1 604	8.0	88.3	10 227	5 799	76.4
Proposals	608	504	348	20.6	74.7	1 903	1 328	43.3
British Columbia	**3 680**	**3 577**	**2 393**	**2.9**	**53.8**	**13 255**	**8 782**	**50.9**
Bankruptcies	3 008	2 908	1 955	3.4	53.9	10 895	7 208	51.2
Proposals	672	669	438	0.4	53.4	2 360	1 574	49.9
Northwest Territories	**17**	**14**	**7**	**21.4**	**142.9**	**49**	**28**	**75.0**
Bankruptcies	17	11	7	54.5	142.9	42	25	68.0
Proposals	0	3	0	-100.0	--	7	3	133.3
Yukon	**15**	**10**	**8**	**50.0**	**87.5**	**42**	**30**	**40.0**
Bankruptcies	15	10	7	50.0	114.3	39	28	39.3
Proposals	0	0	1	--	-100.0	3	2	50.0
Nunavut	**1**	**5**	**1**	**-80.0**	**0.0**	**10**	**6**	**66.7**
Bankruptcies	0	5	1	-100.0	-100.0	9	4	125.0
Proposals	1	0	0	--	--	1	2	-50.0
Canada	**42 160**	**42 086**	**30 673**	**0.2**	**37.4**	**155 370**	**116 282**	**33.6**
Bankruptcies	**33 427**	**33 167**	**24 190**	**0.8**	**38.2**	**122 002**	**91 434**	**33.4**
Proposals	**8 733**	**8 919**	**6 483**	**-2.1**	**34.7**	**33 368**	**24 848**	**34.3**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12 Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Newfoundland and Labrador	**666**	**761**	**592**	**-12.5**	**12.5**	**2 578**	**2 154**	**19.7**
Bankruptcies	631	738	582	-14.5	8.4	2 471	2 096	17.9
Proposals	35	23	10	52.2	250.0	107	58	84.5
Prince Edward Island	**112**	**155**	**114**	**-27.7**	**-1.8**	**517**	**398**	**29.9**
Bankruptcies	108	148	111	-27.0	-2.7	495	374	32.4
Proposals	4	7	3	-42.9	33.3	22	24	-8.3
Nova Scotia	**1 448**	**1 365**	**1 128**	**6.1**	**28.4**	**5 164**	**4 294**	**20.3**
Bankruptcies	1 292	1 208	995	7.0	29.8	4 516	3 726	21.2
Proposals	156	157	133	-0.6	17.3	648	568	14.1
New Brunswick	**1 140**	**1 026**	**836**	**11.1**	**36.4**	**3 776**	**2 916**	**29.5**
Bankruptcies	1 024	886	720	15.6	42.2	3 265	2 541	28.5
Proposals	116	140	116	-17.1	0.0	511	375	36.3
Quebec	**10 730**	**10 842**	**8 397**	**-1.0**	**27.8**	**41 042**	**32 688**	**25.6**
Bankruptcies	9 074	9 108	6 963	-0.4	30.3	34 263	26 995	26.9
Proposals	1 656	1 734	1 434	-4.5	15.5	6 779	5 693	19.1
Ontario	**17 911**	**17 975**	**12 643**	**-0.4**	**41.7**	**65 410**	**47 121**	**38.8**
Bankruptcies	13 004	12 862	9 175	1.1	41.7	46 684	33 967	37.4
Proposals	4 907	5 113	3 468	-4.0	41.5	18 726	13 154	42.4
Manitoba	**827**	**825**	**673**	**0.2**	**22.9**	**3 084**	**2 509**	**22.9**
Bankruptcies	643	674	507	-4.6	26.8	2 445	1 968	24.2
Proposals	184	151	166	21.9	10.8	639	541	18.1
Saskatchewan	**659**	**663**	**491**	**-0.6**	**34.2**	**2 360**	**1 811**	**30.3**
Bankruptcies	487	519	396	-6.2	23.0	1 788	1 396	28.1
Proposals	172	144	95	19.4	81.1	572	415	37.8
Alberta	**3 503**	**3 183**	**1 832**	**10.1**	**91.2**	**11 631**	**6 626**	**75.5**
Bankruptcies	2 917	2 706	1 497	7.8	94.9	9 809	5 384	82.2
Proposals	586	477	335	22.9	74.9	1 822	1 242	46.7
British Columbia	**3 561**	**3 425**	**2 238**	**4.0**	**59.1**	**12 716**	**8 234**	**54.4**
Bankruptcies	2 926	2 784	1 815	5.1	61.2	10 469	6 747	55.2
Proposals	635	641	423	-0.9	50.1	2 247	1 487	51.1
Northwest Territories	**17**	**14**	**7**	**21.4**	**142.9**	**49**	**25**	**96.0**
Bankruptcies	17	11	7	54.5	142.9	42	22	90.9
Proposals	0	3	0	-100.0	--	7	3	133.3
Yukon	**15**	**10**	**8**	**50.0**	**87.5**	**42**	**25**	**68.0**
Bankruptcies	15	10	7	50.0	114.3	39	23	69.6
Proposals	0	0	1	--	-100.0	3	2	50.0
Nunavut	**0**	**5**	**1**	**-100.0**	**-100.0**	**9**	**6**	**50.0**
Bankruptcies	0	5	1	-100.0	-100.0	9	4	125.0
Proposals	0	0	0	--	--	0	2	-100.0
Canada	**40 589**	**40 249**	**28 960**	**0.8**	**40.2**	**148 378**	**108 807**	**36.4**
Bankruptcies	**32 138**	**31 659**	**22 776**	**1.5**	**41.1**	**116 295**	**85 243**	**36.4**
Proposals	**8 451**	**8 590**	**6 184**	**-1.6**	**36.7**	**32 083**	**23 564**	**36.2**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Newfoundland and Labrador	**3**	**15**	**5**	**-80.0**	**-40.0**	**33**	**40**	**-17.5**
Bankruptcies	3	14	5	-78.6	-40.0	32	39	-17.9
Proposals	0	1	0	-100.0	--	1	1	0.0
Prince Edward Island	**11**	**11**	**6**	**0.0**	**83.3**	**31**	**21**	**47.6**
Bankruptcies	10	9	5	11.1	100.0	25	18	38.9
Proposals	1	2	1	-50.0	0.0	6	3	100.0
Nova Scotia	**28**	**58**	**45**	**-51.7**	**-37.8**	**159**	**215**	**-26.0**
Bankruptcies	24	54	40	-55.6	-40.0	138	189	-27.0
Proposals	4	4	5	0.0	-20.0	21	26	-19.2
New Brunswick	**34**	**37**	**65**	**-8.1**	**-47.7**	**152**	**234**	**-35.0**
Bankruptcies	20	30	53	-33.3	-62.3	109	195	-44.1
Proposals	14	7	12	100.0	16.7	43	39	10.3
Quebec	**537**	**641**	**647**	**-16.2**	**-17.0**	**2 593**	**2 697**	**-3.9**
Bankruptcies	423	494	493	-14.4	-14.2	2 006	2 146	-6.5
Proposals	114	147	154	-22.4	-26.0	587	551	6.5
Ontario	**643**	**705**	**609**	**-8.8**	**5.6**	**2 678**	**2 889**	**-7.3**
Bankruptcies	569	608	520	-6.4	9.4	2 309	2 466	-6.4
Proposals	74	97	89	-23.7	-16.9	369	423	-12.8
Manitoba	**15**	**32**	**20**	**-53.1**	**-25.0**	**87**	**112**	**-22.3**
Bankruptcies	10	30	20	-66.7	-50.0	70	102	-31.4
Proposals	5	2	0	150.0	--	17	10	70.0
Saskatchewan	**55**	**68**	**41**	**-19.1**	**34.1**	**220**	**210**	**4.8**
Bankruptcies	45	54	31	-16.7	45.2	174	152	14.5
Proposals	10	14	10	-28.6	0.0	46	58	-20.7
Alberta	**125**	**118**	**120**	**5.9**	**4.2**	**499**	**501**	**-0.4**
Bankruptcies	103	91	107	13.2	-3.7	418	415	0.7
Proposals	22	27	13	-18.5	69.2	81	86	-5.8
British Columbia	**119**	**152**	**155**	**-21.7**	**-23.2**	**539**	**548**	**-1.6**
Bankruptcies	82	124	140	-33.9	-41.4	426	461	-7.6
Proposals	37	28	15	32.1	146.7	113	87	29.9
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**0**	**3**	**-100.0**
Bankruptcies	0	0	0	--	--	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--
Yukon	**0**	**0**	**0**	**--**	**--**	**0**	**5**	**-100.0**
Bankruptcies	0	0	0	--	--	0	5	-100.0
Proposals	0	0	0	--	--	0	0	--
Nunavut	**1**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	1	0	0	--	--	1	0	--
Canada	**1 571**	**1 837**	**1 713**	**-14.5**	**-8.3**	**6 992**	**7 475**	**-6.5**
Bankruptcies	**1 289**	**1 508**	**1 414**	**-14.5**	**-8.8**	**5 707**	**6 191**	**-7.8**
Proposals	**282**	**329**	**299**	**-14.3**	**-5.7**	**1 285**	**1 284**	**0.1**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Agriculture, Forestry, Fishing and Hunting	**52**	**77**	**76**	**-32.5**	**-31.6**	**269**	**352**	**-23.6**
Bankruptcies	42	66	66	-36.4	-36.4	216	285	-24.2
Proposals	10	11	10	-9.1	0.0	53	67	-20.9
Mining and Oil and Gas Extraction	**12**	**22**	**13**	**-45.5**	**-7.7**	**56**	**53**	**5.7**
Bankruptcies	11	13	9	-15.4	22.2	38	33	15.2
Proposals	1	9	4	-88.9	-75.0	18	20	-10.0
Utilities	**2**	**11**	**3**	**-81.8**	**-33.3**	**21**	**5**	**320.0**
Bankruptcies	2	8	2	-75.0	0.0	16	4	300.0
Proposals	0	3	1	-100.0	-100.0	5	1	400.0
Construction	**245**	**245**	**272**	**0.0**	**-9.9**	**1 056**	**1 236**	**-14.6**
Bankruptcies	212	205	239	3.4	-11.3	907	1 062	-14.6
Proposals	33	40	33	-17.5	0.0	149	174	-14.4
Manufacturing	**195**	**193**	**192**	**1.0**	**1.6**	**794**	**769**	**3.3**
Bankruptcies	155	148	145	4.7	6.9	618	597	3.5
Proposals	40	45	47	-11.1	-14.9	176	172	2.3
Wholesale Trade	**91**	**95**	**93**	**-4.2**	**-2.2**	**384**	**370**	**3.8**
Bankruptcies	78	86	73	-9.3	6.8	306	292	4.8
Proposals	13	9	20	44.4	-35.0	78	78	0.0
Retail Trade	**208**	**258**	**223**	**-19.4**	**-6.7**	**972**	**1 036**	**-6.2**
Bankruptcies	174	207	186	-15.9	-6.5	807	872	-7.5
Proposals	34	51	37	-33.3	-8.1	165	164	0.6
Transportation and Warehousing	**147**	**177**	**185**	**-16.9**	**-20.5**	**648**	**784**	**-17.3**
Bankruptcies	116	146	159	-20.5	-27.0	519	666	-22.1
Proposals	31	31	26	0.0	19.2	129	118	9.3
Information and Cultural Industries	**29**	**26**	**26**	**11.5**	**11.5**	**124**	**133**	**-6.8**
Bankruptcies	20	18	14	11.1	42.9	93	102	-8.8
Proposals	9	8	12	12.5	-25.0	31	31	0.0
Finance and Insurance	**24**	**48**	**24**	**-50.0**	**0.0**	**143**	**120**	**19.2**
Bankruptcies	22	39	20	-43.6	10.0	114	104	9.6
Proposals	2	9	4	-77.8	-50.0	29	16	81.3
Real Estate and Rental and Leasing	**46**	**47**	**53**	**-2.1**	**-13.2**	**193**	**171**	**12.9**
Bankruptcies	33	33	45	0.0	-26.7	142	137	3.6
Proposals	13	14	8	-7.1	62.5	51	34	50.0

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Professional, Scientific and Technical Services	**91**	**111**	**107**	**-18.0**	**-15.0**	**436**	**443**	**-1.6**
Bankruptcies	76	92	87	-17.4	-12.6	366	350	4.6
Proposals	15	19	20	-21.1	-25.0	70	93	-24.7
Management of Companies and Enterprises	**8**	**6**	**8**	**33.3**	**0.0**	**42**	**34**	**23.5**
Bankruptcies	6	5	4	20.0	50.0	34	23	47.8
Proposals	2	1	4	100.0	-50.0	8	11	-27.3
Administrative and Support, Waste Management and Remediation Services	**61**	**90**	**70**	**-32.2**	**-12.9**	**294**	**301**	**-2.3**
Bankruptcies	55	80	56	-31.3	-1.8	252	249	1.2
Proposals	6	10	14	-40.0	-57.1	42	52	-19.2
Educational Services	**10**	**15**	**9**	**-33.3**	**11.1**	**48**	**44**	**9.1**
Bankruptcies	10	12	9	-16.7	11.1	38	37	2.7
Proposals	0	3	0	-100.0	--	10	7	42.9
Health Care and Social Assistance	**19**	**25**	**28**	**-24.0**	**-32.1**	**80**	**99**	**-19.2**
Bankruptcies	17	22	24	-22.7	-29.2	63	80	-21.3
Proposals	2	3	4	-33.3	-50.0	17	19	-10.5
Arts, Entertainment and Recreation	**37**	**35**	**27**	**5.7**	**37.0**	**145**	**159**	**-8.8**
Bankruptcies	35	30	21	16.7	66.7	129	133	-3.0
Proposals	2	5	6	-60.0	-66.7	16	26	-38.5
Accommodation and Food Services	**204**	**223**	**193**	**-8.5**	**5.7**	**842**	**877**	**-4.0**
Bankruptcies	147	187	167	-21.4	-12.0	671	747	-10.2
Proposals	57	36	26	58.3	119.2	171	130	31.5
Other Services (except Public Administration)	**88**	**131**	**108**	**-32.8**	**-18.5**	**438**	**478**	**-8.4**
Bankruptcies	77	109	85	-29.4	-9.4	373	407	-8.4
Proposals	11	22	23	-50.0	-52.2	65	71	-8.5
Public Administration	**2**	**1**	**3**	**100.0**	**-33.3**	**6**	**11**	**-45.5**
Bankruptcies	1	1	3	0.0	-66.7	4	11	-63.6
Proposals	1	0	0	--	--	2	0	--
Total	**1 571**	**1 837**	**1 713**	**-14.5**	**-8.3**	**6 992**	**7 475**	**-6.5**
Bankruptcies	**1 289**	**1 508**	**1 414**	**-14.5**	**-8.8**	**5 707**	**6 191**	**-7.8**
Proposals	**282**	**329**	**299**	**-14.3**	**-5.7**	**1 285**	**1 284**	**0.1**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Newfoundland and Labrador	**666**	**761**	**592**	**-12.5**	**12.5**	**2 578**	**2 154**	**19.7**
Bankruptcies	**631**	**738**	**582**	**-14.5**	**8.4**	**2 471**	**2 096**	**17.9**
Proposals	**35**	**23**	**10**	**52.2**	**250.0**	**107**	**58**	**84.5**
Avalon Peninsula	273	317	308	-13.9	-11.4	1 135	1 051	8.0
Bankruptcies	251	306	302	-18.0	-16.9	1 073	1 012	6.0
Proposals	22	11	6	100.0	266.7	62	39	59.0
South Coast - Burin Peninsula	69	67	44	3.0	56.8	241	202	19.3
Bankruptcies	68	66	43	3.0	58.1	238	200	19.0
Proposals	1	1	1	0.0	0.0	3	2	50.0
West Coast - Northern Peninsula - Labrador	126	176	112	-28.4	12.5	520	407	27.8
Bankruptcies	118	173	110	-31.8	7.3	500	399	25.3
Proposals	8	3	2	166.7	300.0	20	8	150.0
Notre Dame - Central Bonavista Bay	198	201	128	-1.5	54.7	682	495	37.8
Bankruptcies	194	193	127	0.5	52.8	660	486	35.8
Proposals	4	8	1	-50.0	300.0	22	9	144.4
Prince Edward Island	**112**	**155**	**114**	**-27.7**	**-1.8**	**517**	**398**	**29.9**
Bankruptcies	**108**	**148**	**111**	**-27.0**	**-2.7**	**495**	**374**	**32.4**
Proposals	**4**	**7**	**3**	**-42.9**	**33.3**	**22**	**24**	**-8.3**
Nova Scotia	**1 448**	**1 365**	**1 128**	**6.1**	**28.4**	**5 164**	**4 294**	**20.3**
Bankruptcies	**1 292**	**1 208**	**995**	**7.0**	**29.8**	**4 516**	**3 726**	**21.2**
Proposals	**156**	**157**	**133**	**-0.6**	**17.3**	**648**	**568**	**14.1**
Cape Breton	245	288	205	-14.9	19.5	992	862	15.1
Bankruptcies	205	235	175	-12.8	17.1	803	705	13.9
Proposals	40	53	30	-24.5	33.3	189	157	20.4
North Shore	252	230	199	9.6	26.6	857	745	15.0
Bankruptcies	226	197	169	14.7	33.7	736	629	17.0
Proposals	26	33	30	-21.2	-13.3	121	116	4.3
Annapolis Valley	224	168	183	33.3	22.4	724	565	28.1
Bankruptcies	206	160	170	28.8	21.2	669	515	29.9
Proposals	18	8	13	125.0	38.5	55	50	10.0
Southern	194	190	148	2.1	31.1	666	576	15.6
Bankruptcies	169	175	129	-3.4	31.0	592	520	13.8
Proposals	25	15	19	66.7	31.6	74	56	32.1
Halifax	533	488	394	9.2	35.3	1 924	1 547	24.4
Bankruptcies	485	440	352	10.2	37.8	1 715	1 358	26.3
Proposals	48	48	42	0.0	14.3	209	189	10.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
New Brunswick	**1 140**	**1 026**	**836**	**11.1**	**36.4**	**3 776**	**2 916**	**29.5**
Bankruptcies	**1 024**	**886**	**720**	**15.6**	**42.2**	**3 265**	**2 541**	**28.5**
Proposals	**116**	**140**	**116**	**-17.1**	**0.0**	**511**	**375**	**36.3**
Campbellton - Miramichi	248	176	133	40.9	86.5	752	577	30.3
Bankruptcies	236	169	121	39.6	95.0	704	525	34.1
Proposals	12	7	12	71.4	0.0	48	52	-7.7
Moncton - Richibucto	356	338	238	5.3	49.6	1 188	830	43.1
Bankruptcies	316	289	211	9.3	49.8	1 026	719	42.7
Proposals	40	49	27	-18.4	48.1	162	111	45.9
Saint John - St.Stephen	214	221	199	-3.2	7.5	777	682	13.9
Bankruptcies	189	182	165	3.8	14.5	645	579	11.4
Proposals	25	39	34	-35.9	-26.5	132	103	28.2
Fredericton - Oromocto	212	182	178	16.5	19.1	673	524	28.4
Bankruptcies	186	147	148	26.5	25.7	547	439	24.6
Proposals	26	35	30	-25.7	-13.3	126	85	48.2
Edmundston - Woodstock	109	108	88	0.9	23.9	386	304	27.0
Bankruptcies	97	99	75	-2.0	29.3	342	280	22.1
Proposals	12	9	13	33.3	-7.7	44	24	83.3
Quebec	**10 730**	**10 842**	**8 397**	**-1.0**	**27.8**	**41 042**	**32 688**	**25.6**
Bankruptcies	**9 074**	**9 108**	**6 963**	**-0.4**	**30.3**	**34 263**	**26 995**	**26.9**
Proposals	**1 656**	**1 734**	**1 434**	**-4.5**	**15.5**	**6 779**	**5 693**	**19.1**
Gaspésie - Îles-de-la-Madeleine	79	117	83	-32.5	-4.8	408	308	32.5
Bankruptcies	60	88	60	-31.8	0.0	308	244	26.2
Proposals	19	29	23	-34.5	-17.4	100	64	56.3
Bas-Saint-Laurent	166	191	183	-13.1	-9.3	726	659	10.2
Bankruptcies	139	158	145	-12.0	-4.1	608	529	14.9
Proposals	27	33	38	-18.2	-28.9	118	130	-9.2
Capitale-Nationale	703	701	526	0.3	33.7	2 675	2 188	22.3
Bankruptcies	612	637	470	-3.9	30.2	2 388	1 936	23.3
Proposals	91	64	56	42.2	62.5	287	252	13.9
Chaudière - Appalaches	382	352	317	8.5	20.5	1 417	1 223	15.9
Bankruptcies	347	301	272	15.3	27.6	1 240	1 070	15.9
Proposals	35	51	45	-31.4	-22.2	177	153	15.7
Estrie	419	376	340	11.4	23.2	1 510	1 170	29.1
Bankruptcies	389	342	309	13.7	25.9	1 393	1 058	31.7
Proposals	30	34	31	-11.8	-3.2	117	112	4.5
Centre-du-Québec	300	354	228	-15.3	31.6	1 196	837	42.9
Bankruptcies	250	314	199	-20.4	25.6	1 021	714	43.0
Proposals	50	40	29	25.0	72.4	175	123	42.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Montérégie	1 899	1 948	1 440	-2.5	31.9	7 255	5 693	27.4
Bankruptcies	1 597	1 654	1 185	-3.4	34.8	6 070	4 660	30.3
Proposals	302	294	255	2.7	18.4	1 185	1 033	14.7
Montréal	2 791	2 816	2 165	-0.9	28.9	10 477	8 596	21.9
Bankruptcies	2 359	2 329	1 762	1.3	33.9	8 687	6 994	24.2
Proposals	432	487	403	-11.3	7.2	1 790	1 602	11.7
Laval	561	576	456	-2.6	23.0	2 217	1 690	31.2
Bankruptcies	450	446	359	0.9	25.3	1 730	1 326	30.5
Proposals	111	130	97	-14.6	14.4	487	364	33.8
Lanaudière	811	792	639	2.4	26.9	3 024	2 226	35.8
Bankruptcies	656	615	501	6.7	30.9	2 362	1 703	38.7
Proposals	155	177	138	-12.4	12.3	662	523	26.6
Laurentides	973	920	725	5.8	34.2	3 710	2 798	32.6
Bankruptcies	791	746	566	6.0	39.8	2 952	2 232	32.3
Proposals	182	174	159	4.6	14.5	758	566	33.9
Outaouais	660	666	544	-0.9	21.3	2 603	2 263	15.0
Bankruptcies	553	557	460	-0.7	20.2	2 144	1 846	16.1
Proposals	107	109	84	-1.8	27.4	459	417	10.1
Abitibi - Témiscamingue	163	226	163	-27.9	0.0	758	628	20.7
Bankruptcies	157	198	153	-20.7	2.6	670	582	15.1
Proposals	6	28	10	-78.6	-40.0	88	46	91.3
Mauricie	371	349	244	6.3	52.0	1 293	1 045	23.7
Bankruptcies	316	300	213	5.3	48.4	1 112	895	24.2
Proposals	55	49	31	12.2	77.4	181	150	20.7
Saguenay - Lac-Saint-Jean	332	350	264	-5.1	25.8	1 346	1 034	30.2
Bankruptcies	290	320	239	-9.4	21.3	1 195	908	31.6
Proposals	42	30	25	40.0	68.0	151	126	19.8
Côte-Nord	108	98	72	10.2	50.0	372	284	31.0
Bankruptcies	98	91	63	7.7	55.6	332	253	31.2
Proposals	10	7	9	42.9	11.1	40	31	29.0
Nord-du-Québec	12	12	8	0.0	50.0	56	51	9.8
Bankruptcies	10	12	8	-16.7	25.0	51	47	8.5
Proposals	2	0	0	--	--	5	4	25.0
Ontario	**17 911**	**17 975**	**12 643**	**-0.4**	**41.7**	**65 410**	**47 121**	**38.8**
Bankruptcies	**13 004**	**12 862**	**9 175**	**1.1**	**41.7**	**46 684**	**33 967**	**37.4**
Proposals	**4 907**	**5 113**	**3 468**	**-4.0**	**41.5**	**18 726**	**13 154**	**42.4**
Ottawa	1 453	1 447	1 186	0.4	22.5	5 303	4 437	19.5
Bankruptcies	1 155	1 087	892	6.3	29.5	4 109	3 307	24.3
Proposals	298	360	294	-17.2	1.4	1 194	1 130	5.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Kingston - Pembroke	687	612	501	12.3	37.1	2 433	1 851	31.4
Bankruptcies	554	494	392	12.1	41.3	1 932	1 436	34.5
Proposals	133	118	109	12.7	22.0	501	415	20.7
Muskoka - Kawarthas	430	482	303	-10.8	41.9	1 650	1 168	41.3
Bankruptcies	322	385	255	-16.4	26.3	1 261	958	31.6
Proposals	108	97	48	11.3	125.0	389	210	85.2
Toronto	7 453	7 471	5 135	-0.2	45.1	26 988	19 197	40.6
Bankruptcies	4 735	4 667	3 346	1.5	41.5	16 849	12 368	36.2
Proposals	2 718	2 804	1 789	-3.1	51.9	10 139	6 829	48.5
Kitchener - Waterloo - Barrie	1 916	1 924	1 238	-0.4	54.8	6 796	4 549	49.4
Bankruptcies	1 420	1 406	890	1.0	59.6	4 892	3 237	51.1
Proposals	496	518	348	-4.2	42.5	1 904	1 312	45.1
Hamilton - Niagara Peninsula	1 975	2 121	1 447	-6.9	36.5	7 515	5 362	40.2
Bankruptcies	1 479	1 530	1 087	-3.3	36.1	5 468	4 036	35.5
Proposals	496	591	360	-16.1	37.8	2 047	1 326	54.4
London	1 154	1 162	856	-0.7	34.8	4 328	2 961	46.2
Bankruptcies	942	953	674	-1.2	39.8	3 520	2 345	50.1
Proposals	212	209	182	1.4	16.5	808	616	31.2
Windsor - Sarnia	1 274	1 222	918	4.3	38.8	4 828	3 504	37.8
Bankruptcies	1 061	1 021	742	3.9	43.0	3 948	2 797	41.2
Proposals	213	201	176	6.0	21.0	880	707	24.5
Stratford - Bruce Peninsula	327	293	237	11.6	38.0	1 113	796	39.8
Bankruptcies	267	256	193	4.3	38.3	911	652	39.7
Proposals	60	37	44	62.2	36.4	202	144	40.3
Northeast	981	940	630	4.4	55.7	3 410	2 578	32.3
Bankruptcies	844	807	545	4.6	54.9	2 910	2 212	31.6
Proposals	137	133	85	3.0	61.2	500	366	36.6
Northwest	261	300	193	-13.0	35.2	1 046	717	45.9
Bankruptcies	224	256	160	-12.5	40.0	884	619	42.8
Proposals	37	44	33	-15.9	12.1	162	98	65.3
Manitoba	**827**	**825**	**673**	**0.2**	**22.9**	**3 084**	**2 509**	**22.9**
Bankruptcies	**643**	**674**	**507**	**-4.6**	**26.8**	**2 445**	**1 968**	**24.2**
Proposals	**184**	**151**	**166**	**21.9**	**10.8**	**639**	**541**	**18.1**
Southeast	51	51	40	0.0	27.5	189	157	20.4
Bankruptcies	39	48	30	-18.8	30.0	163	129	26.4
Proposals	12	3	10	300.0	20.0	26	28	-7.1
South Central	31	18	26	72.2	19.2	97	102	-4.9
Bankruptcies	23	17	23	35.3	0.0	81	93	-12.9
Proposals	8	1	3	700.0	166.7	16	9	77.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Southwest	95	96	62	-1.0	53.2	360	270	33.3
Bankruptcies	75	75	48	0.0	56.3	265	203	30.5
Proposals	20	21	14	-4.8	42.9	95	67	41.8
North Central	32	35	27	-8.6	18.5	99	84	17.9
Bankruptcies	22	29	23	-24.1	-4.3	78	72	8.3
Proposals	10	6	4	66.7	150.0	21	12	75.0
Winnipeg	520	537	430	-3.2	20.9	1 997	1 608	24.2
Bankruptcies	406	431	322	-5.8	26.1	1 584	1 251	26.6
Proposals	114	106	108	7.5	5.6	413	357	15.7
Interlake	44	39	43	12.8	2.3	141	134	5.2
Bankruptcies	35	36	30	-2.8	16.7	117	101	15.8
Proposals	9	3	13	200.0	-30.8	24	33	-27.3
Parklands	18	18	16	0.0	12.5	92	67	37.3
Bankruptcies	14	13	12	7.7	16.7	73	52	40.4
Proposals	4	5	4	-20.0	0.0	19	15	26.7
North	36	29	28	24.1	28.6	105	86	22.1
Bankruptcies	30	24	19	25.0	57.9	82	67	22.4
Proposals	6	5	9	20.0	-33.3	23	19	21.1
Saskatchewan	**659**	**663**	**491**	**-0.6**	**34.2**	**2 360**	**1 811**	**30.3**
Bankruptcies	**487**	**519**	**396**	**-6.2**	**23.0**	**1 788**	**1 396**	**28.1**
Proposals	**172**	**144**	**95**	**19.4**	**81.1**	**572**	**415**	**37.8**
Regina - Moose Mountain	200	180	149	11.1	34.2	653	548	19.2
Bankruptcies	140	138	108	1.4	29.6	495	399	24.1
Proposals	60	42	41	42.9	46.3	158	149	6.0
Swift Current - Moose Jaw	67	72	45	-6.9	48.9	243	186	30.6
Bankruptcies	51	68	37	-25.0	37.8	194	150	29.3
Proposals	16	4	8	300.0	100.0	49	36	36.1
Saskatoon - Biggar	173	202	137	-14.4	26.3	683	485	40.8
Bankruptcies	129	158	111	-18.4	16.2	495	368	34.5
Proposals	44	44	26	0.0	69.2	188	117	60.7
Yorkton - Melville	66	33	51	100.0	29.4	197	186	5.9
Bankruptcies	44	28	47	57.1	-6.4	160	148	8.1
Proposals	22	5	4	340.0	450.0	37	38	-2.6
Prince Albert	133	157	99	-15.3	34.3	509	376	35.4
Bankruptcies	108	111	85	-2.7	27.1	386	304	27.0
Proposals	25	46	14	-45.7	78.6	123	72	70.8
Northern	19	19	8	0.0	137.5	74	29	155.2
Bankruptcies	15	16	7	-6.3	114.3	58	26	123.1
Proposals	4	3	1	33.3	300.0	16	3	433.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Alberta	**3 503**	**3 183**	**1 832**	**10.1**	**91.2**	**11 631**	**6 626**	**75.5**
Bankruptcies	**2 917**	**2 706**	**1 497**	**7.8**	**94.9**	**9 809**	**5 384**	**82.2**
Proposals	**586**	**477**	**335**	**22.9**	**74.9**	**1 822**	**1 242**	**46.7**
Lethbridge - Medicine Hat	267	327	188	-18.3	42.0	1 119	696	60.8
Bankruptcies	231	290	161	-20.3	43.5	944	579	63.0
Proposals	36	37	27	-2.7	33.3	175	117	49.6
Camrose - Drumheller	114	109	83	4.6	37.3	416	293	42.0
Bankruptcies	98	98	66	0.0	48.5	370	246	50.4
Proposals	16	11	17	45.5	-5.9	46	47	-2.1
Calgary	1 269	1 089	558	16.5	127.4	4 015	1 998	101.0
Bankruptcies	1 080	919	476	17.5	126.9	3 449	1 692	103.8
Proposals	189	170	82	11.2	130.5	566	306	85.0
Banff - Jasper - Rocky Mountain House	104	60	40	73.3	160.0	281	155	81.3
Bankruptcies	89	55	35	61.8	154.3	245	128	91.4
Proposals	15	5	5	200.0	200.0	36	27	33.3
Red Deer	232	204	94	13.7	146.8	765	398	92.2
Bankruptcies	211	184	81	14.7	160.5	682	326	109.2
Proposals	21	20	13	5.0	61.5	83	72	15.3
Edmonton	1 180	1 067	690	10.6	71.0	3 901	2 436	60.1
Bankruptcies	934	870	526	7.4	77.6	3 166	1 880	68.4
Proposals	246	197	164	24.9	50.0	735	556	32.2
Athabasca - Grande Prairie - Peace River	288	260	138	10.8	108.7	916	492	86.2
Bankruptcies	231	229	121	0.9	90.9	767	412	86.2
Proposals	57	31	17	83.9	235.3	149	80	86.3
Wood Buffalo - Cold Lake	50	67	39	-25.4	28.2	217	160	35.6
Bankruptcies	44	62	31	-29.0	41.9	186	123	51.2
Proposals	6	5	8	20.0	-25.0	31	37	-16.2
British Columbia	**3 561**	**3 425**	**2 238**	**4.0**	**59.1**	**12 716**	**8 234**	**54.4**
Bankruptcies	**2 926**	**2 784**	**1 815**	**5.1**	**61.2**	**10 469**	**6 747**	**55.2**
Proposals	**635**	**641**	**423**	**-0.9**	**50.1**	**2 247**	**1 487**	**51.1**
Vancouver Island and Coast	739	678	465	9.0	58.9	2 595	1 776	46.1
Bankruptcies	628	555	383	13.2	64.0	2 142	1 429	49.9
Proposals	111	123	82	-9.8	35.4	453	347	30.5
Lower Mainland - Southwest	1 958	1 856	1 250	5.5	56.6	6 919	4 510	53.4
Bankruptcies	1 558	1 471	987	5.9	57.9	5 578	3 644	53.1
Proposals	400	385	263	3.9	52.1	1 341	866	54.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Thompson - Okanagan	504	480	280	5.0	80.0	1 799	1 075	67.3
Bankruptcies	426	391	242	9.0	76.0	1 525	936	62.9
Proposals	78	89	38	-12.4	105.3	274	139	97.1
Kootenay	94	108	49	-13.0	91.8	379	198	91.4
Bankruptcies	77	90	41	-14.4	87.8	319	171	86.5
Proposals	17	18	8	-5.6	112.5	60	27	122.2
Cariboo	173	182	125	-4.9	38.4	655	429	52.7
Bankruptcies	157	165	110	-4.8	42.7	586	358	63.7
Proposals	16	17	15	-5.9	6.7	69	71	-2.8
North Coast	36	41	32	-12.2	12.5	127	91	39.6
Bankruptcies	32	39	24	-17.9	33.3	113	76	48.7
Proposals	4	2	8	100.0	-50.0	14	15	-6.7
Nechako	28	24	12	16.7	133.3	96	69	39.1
Bankruptcies	28	23	12	21.7	133.3	91	63	44.4
Proposals	0	1	0	-100.0	--	5	6	-16.7
Northeast	29	56	24	-48.2	20.8	146	86	69.8
Bankruptcies	21	50	16	-58.0	31.3	116	70	65.7
Proposals	8	6	8	33.3	0.0	30	16	87.5
Northwest Territories	**17**	**14**	**7**	**21.4**	**142.9**	**49**	**25**	**96.0**
Bankruptcies	**17**	**11**	**7**	**54.5**	**142.9**	**42**	**22**	**90.9**
Proposals	**0**	**3**	**0**	**-100.0**	**--**	**7**	**3**	**133.3**
Yukon Territory	**15**	**10**	**8**	**50.0**	**87.5**	**42**	**25**	**68.0**
Bankruptcies	**15**	**10**	**7**	**50.0**	**114.3**	**39**	**23**	**69.6**
Proposals	**0**	**0**	**1**	**--**	**-100.0**	**3**	**2**	**50.0**
Nunavut	**0**	**5**	**1**	**-100.0**	**-100.0**	**9**	**6**	**50.0**
Bankruptcies	**0**	**5**	**1**	**-100.0**	**-100.0**	**9**	**4**	**125.0**
Proposals	**0**	**0**	**0**	**--**	**--**	**0**	**2**	**-100.0**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Newfoundland and Labrador	**3**	**15**	**5**	**-80.0**	**-40.0**	**33**	**40**	**-17.5**
Bankruptcies	**3**	**14**	**5**	**-78.6**	**-40.0**	**32**	**39**	**-17.9**
Proposals	**0**	**1**	**0**	**-100.0**	--	**1**	**1**	**0.0**
Avalon Peninsula	1	7	0	-85.7	--	12	14	-14.3
Bankruptcies	1	7	0	-85.7	--	12	13	-7.7
Proposals	0	0	0	--	--	0	1	-100.0
South Coast - Burin Peninsula	1	0	0	--	--	1	3	-66.7
Bankruptcies	1	0	0	--	--	1	3	-66.7
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	1	3	2	-66.7	-50.0	12	6	100.0
Bankruptcies	1	3	2	-66.7	-50.0	12	6	100.0
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	0	5	3	-100.0	-100.0	8	17	-52.9
Bankruptcies	0	4	3	-100.0	-100.0	7	17	-58.8
Proposals	0	1	0	-100.0	--	1	0	--
Prince Edward Island	**11**	**11**	**6**	**0.0**	**83.3**	**31**	**21**	**47.6**
Bankruptcies	**10**	**9**	**5**	**11.1**	**100.0**	**25**	**18**	**38.9**
Proposals	**1**	**2**	**1**	**-50.0**	**0.0**	**6**	**3**	**100.0**
Nova Scotia	**28**	**58**	**45**	**-51.7**	**-37.8**	**159**	**215**	**-26.0**
Bankruptcies	**24**	**54**	**40**	**-55.6**	**-40.0**	**138**	**189**	**-27.0**
Proposals	**4**	**4**	**5**	**0.0**	**-20.0**	**21**	**26**	**-19.2**
Cape Breton	5	8	4	-37.5	25.0	23	23	0.0
Bankruptcies	3	7	4	-57.1	-25.0	17	20	-15.0
Proposals	2	1	0	100.0	--	6	3	100.0
North Shore	4	6	8	-33.3	-50.0	23	45	-48.9
Bankruptcies	2	6	8	-66.7	-75.0	19	40	-52.5
Proposals	2	0	0	--	--	4	5	-20.0
Annapolis Valley	3	6	4	-50.0	-25.0	24	19	26.3
Bankruptcies	3	6	4	-50.0	-25.0	23	18	27.8
Proposals	0	0	0	--	--	1	1	0.0
Southern	2	3	2	-33.3	0.0	14	25	-44.0
Bankruptcies	2	3	2	-33.3	0.0	11	25	-56.0
Proposals	0	0	0	--	--	3	0	--
Halifax	13	35	27	-62.9	-51.9	74	102	-27.5
Bankruptcies	13	32	22	-59.4	-40.9	68	85	-20.0
Proposals	0	3	5	-100.0	-100.0	6	17	-64.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
New Brunswick	**34**	**37**	**65**	**-8.1**	**-47.7**	**152**	**234**	**-35.0**
Bankruptcies	**20**	**30**	**53**	**-33.3**	**-62.3**	**109**	**195**	**-44.1**
Proposals	**14**	**7**	**12**	**100.0**	**16.7**	**43**	**39**	**10.3**
Campbellton - Miramichi	2	9	13	-77.8	-84.6	32	31	3.2
Bankruptcies	1	5	11	-80.0	-90.9	26	29	-10.3
Proposals	1	4	2	-75.0	-50.0	6	2	200.0
Moncton - Richibucto	7	6	15	16.7	-53.3	30	68	-55.9
Bankruptcies	5	5	14	0.0	-64.3	23	61	-62.3
Proposals	2	1	1	100.0	100.0	7	7	0.0
Saint John - St.Stephen	8	6	7	33.3	14.3	25	30	-16.7
Bankruptcies	5	6	5	-16.7	0.0	13	20	-35.0
Proposals	3	0	2	--	50.0	12	10	20.0
Fredericton - Oromocto	7	4	13	75.0	-46.2	26	51	-49.0
Bankruptcies	2	4	9	-50.0	-77.8	17	41	-58.5
Proposals	5	0	4	--	25.0	9	10	-10.0
Edmundston - Woodstock	10	12	16	-16.7	-37.5	39	53	-26.4
Bankruptcies	7	10	13	-30.0	-46.2	30	44	-31.8
Proposals	3	2	3	50.0	0.0	9	9	0.0
Quebec	**537**	**641**	**647**	**-16.2**	**-17.0**	**2 593**	**2 697**	**-3.9**
Bankruptcies	**423**	**494**	**493**	**-14.4**	**-14.2**	**2 006**	**2 146**	**-6.5**
Proposals	**114**	**147**	**154**	**-22.4**	**-26.0**	**587**	**551**	**6.5**
Gaspésie - Îles-de-la-Madeleine	2	3	4	-33.3	-50.0	18	21	-14.3
Bankruptcies	1	3	4	-66.7	-75.0	12	14	-14.3
Proposals	1	0	0	--	--	6	7	-14.3
Bas-Saint-Laurent	8	27	20	-70.4	-60.0	66	68	-2.9
Bankruptcies	6	20	16	-70.0	-62.5	51	54	-5.6
Proposals	2	7	4	-71.4	-50.0	15	14	7.1
Capitale-Nationale	25	48	57	-47.9	-56.1	212	226	-6.2
Bankruptcies	18	24	41	-25.0	-56.1	138	170	-18.8
Proposals	7	24	16	-70.8	-56.3	74	56	32.1
Chaudière - Appalaches	15	28	36	-46.4	-58.3	121	144	-16.0
Bankruptcies	14	20	27	-30.0	-48.1	89	114	-21.9
Proposals	1	8	9	-87.5	-88.9	32	30	6.7
Estrie	26	21	16	23.8	62.5	105	76	38.2
Bankruptcies	21	19	15	10.5	40.0	89	64	39.1
Proposals	5	2	1	150.0	400.0	16	12	33.3
Centre-du-Québec	11	11	20	0.0	-45.0	57	79	-27.8
Bankruptcies	9	8	14	12.5	-35.7	45	63	-28.6
Proposals	2	3	6	-33.3	-66.7	12	16	-25.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Montérégie	98	86	84	14.0	16.7	391	366	6.8
Bankruptcies	74	69	65	7.2	13.8	309	287	7.7
Proposals	24	17	19	41.2	26.3	82	79	3.8
Montréal	178	205	187	-13.2	-4.8	800	798	0.3
Bankruptcies	145	168	136	-13.7	6.6	646	645	0.2
Proposals	33	37	51	-10.8	-35.3	154	153	0.7
Laval	38	44	39	-13.6	-2.6	156	163	-4.3
Bankruptcies	28	38	32	-26.3	-12.5	126	136	-7.4
Proposals	10	6	7	66.7	42.9	30	27	11.1
Lanaudière	26	43	30	-39.5	-13.3	130	120	8.3
Bankruptcies	19	32	22	-40.6	-13.6	98	90	8.9
Proposals	7	11	8	-36.4	-12.5	32	30	6.7
Laurentides	42	53	41	-20.8	2.4	216	199	8.5
Bankruptcies	36	37	32	-2.7	12.5	163	155	5.2
Proposals	6	16	9	-62.5	-33.3	53	44	20.5
Outaouais	10	20	29	-50.0	-65.5	89	137	-35.0
Bankruptcies	8	14	19	-42.9	-57.9	62	105	-41.0
Proposals	2	6	10	-66.7	-80.0	27	32	-15.6
Abitibi - Témiscamingue	4	5	12	-20.0	-66.7	19	46	-58.7
Bankruptcies	3	5	10	-40.0	-70.0	16	42	-61.9
Proposals	1	0	2	--	-50.0	3	4	-25.0
Mauricie	22	21	26	4.8	-15.4	101	99	2.0
Bankruptcies	17	15	17	13.3	0.0	73	68	7.4
Proposals	5	6	9	-16.7	-44.4	28	31	-9.7
Saguenay - Lac-Saint-Jean	23	15	34	53.3	-32.4	84	107	-21.5
Bankruptcies	18	12	32	50.0	-43.8	65	98	-33.7
Proposals	5	3	2	66.7	150.0	19	9	111.1
Côte-Nord	4	7	7	-42.9	-42.9	21	41	-48.8
Bankruptcies	2	7	7	-71.4	-71.4	19	35	-45.7
Proposals	2	0	0	--	--	2	6	-66.7
Nord-du-Québec	2	1	1	100.0	100.0	4	7	-42.9
Bankruptcies	2	1	1	100.0	100.0	4	7	-42.9
Proposals	0	0	0	--	--	0	0	--
Ontario	**643**	**705**	**609**	**-8.8**	**5.6**	**2 678**	**2 889**	**-7.3**
Bankruptcies	**569**	**608**	**520**	**-6.4**	**9.4**	**2 309**	**2 466**	**-6.4**
Proposals	**74**	**97**	**89**	**-23.7**	**-16.9**	**369**	**423**	**-12.8**
Ottawa	53	74	50	-28.4	6.0	274	267	2.6
Bankruptcies	44	69	42	-36.2	4.8	227	220	3.2
Proposals	9	5	8	80.0	12.5	47	47	0.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Kingston - Pembroke	20	18	20	11.1	0.0	83	88	-5.7
Bankruptcies	18	16	20	12.5	-10.0	78	77	1.3
Proposals	2	2	0	0.0	--	5	11	-54.5
Muskoka - Kawarthas	12	12	8	0.0	50.0	49	63	-22.2
Bankruptcies	11	10	6	10.0	83.3	44	58	-24.1
Proposals	1	2	2	-50.0	-50.0	5	5	0.0
Toronto	331	365	307	-9.3	7.8	1 347	1 441	-6.5
Bankruptcies	293	307	263	-4.6	11.4	1 135	1 219	-6.9
Proposals	38	58	44	-34.5	-13.6	212	222	-4.5
Kitchener - Waterloo - Barrie	67	59	52	13.6	28.8	223	233	-4.3
Bankruptcies	59	48	46	22.9	28.3	190	200	-5.0
Proposals	8	11	6	-27.3	33.3	33	33	0.0
Hamilton - Niagara Peninsula	78	70	61	11.4	27.9	296	330	-10.3
Bankruptcies	69	63	55	9.5	25.5	261	288	-9.4
Proposals	9	7	6	28.6	50.0	35	42	-16.7
London	22	22	26	0.0	-15.4	98	110	-10.9
Bankruptcies	17	19	25	-10.5	-32.0	88	95	-7.4
Proposals	5	3	1	66.7	400.0	10	15	-33.3
Windsor - Sarnia	21	29	34	-27.6	-38.2	105	131	-19.8
Bankruptcies	21	24	18	-12.5	16.7	93	101	-7.9
Proposals	0	5	16	-100.0	-100.0	12	30	-60.0
Stratford - Bruce Peninsula	11	13	6	-15.4	83.3	43	43	0.0
Bankruptcies	11	12	6	-8.3	83.3	40	40	0.0
Proposals	0	1	0	-100.0	--	3	3	0.0
Northeast	14	32	36	-56.3	-61.1	118	139	-15.1
Bankruptcies	13	30	31	-56.7	-58.1	114	129	-11.6
Proposals	1	2	5	-50.0	-80.0	4	10	-60.0
Northwest	11	9	7	22.2	57.1	42	43	-2.3
Bankruptcies	11	9	7	22.2	57.1	40	40	0.0
Proposals	0	0	0	--	--	2	3	-33.3
Manitoba	**15**	**32**	**20**	**-53.1**	**-25.0**	**87**	**112**	**-22.3**
Bankruptcies	**10**	**30**	**20**	**-66.7**	**-50.0**	**70**	**102**	**-31.4**
Proposals	**5**	**2**	**0**	**150.0**	**--**	**17**	**10**	**70.0**
Southeast	0	4	2	-100.0	-100.0	7	7	0.0
Bankruptcies	0	4	2	-100.0	-100.0	7	7	0.0
Proposals	0	0	0	--	--	0	0	--
South Central	0	0	2	--	-100.0	2	2	0.0
Bankruptcies	0	0	2	--	-100.0	1	2	-50.0
Proposals	0	0	0	--	--	1	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Southwest	4	9	9	-55.6	-55.6	19	32	-40.6
Bankruptcies	2	9	9	-77.8	-77.8	17	30	-43.3
Proposals	2	0	0	--	--	2	2	0.0
North Central	0	6	0	-100.0	--	10	8	25.0
Bankruptcies	0	6	0	-100.0	--	6	8	-25.0
Proposals	0	0	0	--	--	4	0	--
Winnipeg	8	9	7	-11.1	14.3	36	43	-16.3
Bankruptcies	5	7	7	-28.6	-28.6	26	40	-35.0
Proposals	3	2	0	50.0	--	10	3	233.3
Interlake	1	0	0	--	--	4	13	-69.2
Bankruptcies	1	0	0	--	--	4	10	-60.0
Proposals	0	0	0	--	--	0	3	-100.0
Parklands	2	1	0	100.0	--	5	6	-16.7
Bankruptcies	2	1	0	100.0	--	5	4	25.0
Proposals	0	0	0	--	--	0	2	-100.0
North	0	3	0	-100.0	--	3	0	--
Bankruptcies	0	3	0	-100.0	--	3	0	--
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**55**	**68**	**41**	**-19.1**	**34.1**	**220**	**210**	**4.8**
Bankruptcies	**45**	**54**	**31**	**-16.7**	**45.2**	**174**	**152**	**14.5**
Proposals	**10**	**14**	**10**	**-28.6**	**0.0**	**46**	**58**	**-20.7**
Regina - Moose Mountain	23	21	9	9.5	155.6	76	57	33.3
Bankruptcies	19	18	5	5.6	280.0	59	41	43.9
Proposals	4	3	4	33.3	0.0	17	16	6.3
Swift Current - Moose Jaw	3	5	8	-40.0	-62.5	16	34	-52.9
Bankruptcies	3	4	7	-25.0	-57.1	12	27	-55.6
Proposals	0	1	1	-100.0	-100.0	4	7	-42.9
Saskatoon - Biggar	12	14	11	-14.3	9.1	51	62	-17.7
Bankruptcies	9	13	8	-30.8	12.5	44	42	4.8
Proposals	3	1	3	200.0	0.0	7	20	-65.0
Yorkton - Melville	10	7	4	42.9	150.0	24	18	33.3
Bankruptcies	8	5	4	60.0	100.0	19	13	46.2
Proposals	2	2	0	0.0	--	5	5	0.0
Prince Albert	6	19	6	-68.4	0.0	44	34	29.4
Bankruptcies	5	12	5	-58.3	0.0	33	25	32.0
Proposals	1	7	1	-85.7	0.0	11	9	22.2
Northern	1	2	2	-50.0	-50.0	7	3	133.3
Bankruptcies	1	2	2	-50.0	-50.0	6	3	100.0
Proposals	0	0	0	--	--	1	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Alberta	**125**	**118**	**120**	**5.9**	**4.2**	**499**	**501**	**-0.4**
Bankruptcies	**103**	**91**	**107**	**13.2**	**-3.7**	**418**	**415**	**0.7**
Proposals	**22**	**27**	**13**	**-18.5**	**69.2**	**81**	**86**	**-5.8**
Lethbridge - Medicine Hat	3	2	6	50.0	-50.0	18	53	-66.0
Bankruptcies	3	2	6	50.0	-50.0	13	50	-74.0
Proposals	0	0	0	--	--	5	3	66.7
Camrose - Drumheller	3	5	6	-40.0	-50.0	14	18	-22.2
Bankruptcies	1	5	5	-80.0	-80.0	12	16	-25.0
Proposals	2	0	1	--	100.0	2	2	0.0
Calgary	53	41	52	29.3	1.9	198	213	-7.0
Bankruptcies	42	29	45	44.8	-6.7	167	176	-5.1
Proposals	11	12	7	-8.3	57.1	31	37	-16.2
Banff - Jasper - Rocky Mountain House	0	1	4	-100.0	-100.0	13	7	85.7
Bankruptcies	0	0	3	--	-100.0	12	5	140.0
Proposals	0	1	1	-100.0	-100.0	1	2	-50.0
Red Deer	8	8	9	0.0	-11.1	39	37	5.4
Bankruptcies	7	7	8	0.0	-12.5	36	31	16.1
Proposals	1	1	1	0.0	0.0	3	6	-50.0
Edmonton	29	33	28	-12.1	3.6	110	115	-4.3
Bankruptcies	24	24	25	0.0	-4.0	86	89	-3.4
Proposals	5	9	3	-44.4	66.7	24	26	-7.7
Athabasca - Grande Prairie - Peace River	19	19	11	0.0	72.7	72	40	80.0
Bankruptcies	17	18	11	-5.6	54.5	61	34	79.4
Proposals	2	1	0	100.0	--	11	6	83.3
Wood Buffalo - Cold Lake	9	8	4	12.5	125.0	33	17	94.1
Bankruptcies	8	6	4	33.3	100.0	30	14	114.3
Proposals	1	2	0	-50.0	--	3	3	0.0
British Columbia	**119**	**152**	**155**	**-21.7**	**-23.2**	**539**	**548**	**-1.6**
Bankruptcies	**82**	**124**	**140**	**-33.9**	**-41.4**	**426**	**461**	**-7.6**
Proposals	**37**	**28**	**15**	**32.1**	**146.7**	**113**	**87**	**29.9**
Vancouver Island and Coast	36	20	32	80.0	12.5	115	100	15.0
Bankruptcies	10	11	25	-9.1	-60.0	74	79	-6.3
Proposals	26	9	7	188.9	271.4	41	21	95.2
Lower Mainland - Southwest	52	82	61	-36.6	-14.8	255	245	4.1
Bankruptcies	44	69	58	-36.2	-24.1	203	212	-4.2
Proposals	8	13	3	-38.5	166.7	52	33	57.6

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Thompson - Okanagan	22	19	30	15.8	-26.7	81	100	-19.0
Bankruptcies	20	19	29	5.3	-31.0	76	84	-9.5
Proposals	2	0	1	--	100.0	5	16	-68.8
Kootenay	1	8	8	-87.5	-87.5	20	24	-16.7
Bankruptcies	1	7	6	-85.7	-83.3	14	15	-6.7
Proposals	0	1	2	-100.0	-100.0	6	9	-33.3
Cariboo	6	18	17	-66.7	-64.7	51	52	-1.9
Bankruptcies	5	14	17	-64.3	-70.6	44	49	-10.2
Proposals	1	4	0	-75.0	--	7	3	133.3
North Coast	2	1	3	100.0	-33.3	5	10	-50.0
Bankruptcies	2	1	1	100.0	100.0	5	7	-28.6
Proposals	0	0	2	--	-100.0	0	3	-100.0
Nechako	0	2	2	-100.0	-100.0	7	5	40.0
Bankruptcies	0	2	2	-100.0	-100.0	7	5	40.0
Proposals	0	0	0	--	--	0	0	--
Northeast	0	1	2	-100.0	-100.0	4	10	-60.0
Bankruptcies	0	0	2	--	-100.0	3	8	-62.5
Proposals	0	1	0	-100.0	--	1	2	-50.0
Northwest Territories	**0**	**0**	**0**	--	--	**0**	**3**	**-100.0**
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**3**	**-100.0**
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--
Yukon Territory	**0**	**0**	**0**	--	--	**0**	**5**	**-100.0**
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**5**	**-100.0**
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--
Nunavut	**1**	**0**	**0**	--	--	**1**	**0**	--
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**1**	**0**	**0**	--	--	**1**	**0**	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
St. John's	**N.L.**	**201**	**223**	**237**	**-9.9**	**-15.2**	**832**	**778**	**6.9**
Bankruptcies		183	214	233	-14.5	-21.5	781	753	3.7
Proposals		18	9	4	100.0	350.0	51	25	104.0
Halifax	**N.S.**	**509**	**466**	**381**	**9.2**	**33.6**	**1 850**	**1 514**	**22.2**
Bankruptcies		463	420	341	10.2	35.8	1 648	1 326	24.3
Proposals		46	46	40	0.0	15.0	202	188	7.4
Moncton	**N.B.**	**250**	**217**	**173**	**15.2**	**44.5**	**806**	**606**	**33.0**
Bankruptcies		219	192	151	14.1	45.0	697	528	32.0
Proposals		31	25	22	24.0	40.9	109	78	39.7
Saint John	**N.B.**	**161**	**165**	**147**	**-2.4**	**9.5**	**594**	**502**	**18.3**
Bankruptcies		140	135	115	3.7	21.7	495	418	18.4
Proposals		21	30	32	-30.0	-34.4	99	84	17.9
Saguenay	**Que.**	**199**	**200**	**153**	**-0.5**	**30.1**	**794**	**604**	**31.5**
Bankruptcies		172	177	135	-2.8	27.4	692	525	31.8
Proposals		27	23	18	17.4	50.0	102	79	29.1
Québec	**Que.**	**726**	**742**	**557**	**-2.2**	**30.3**	**2 787**	**2 349**	**18.6**
Bankruptcies		642	666	488	-3.6	31.6	2 470	2 057	20.1
Proposals		84	76	69	10.5	21.7	317	292	8.6
Sherbrooke	**Que.**	**282**	**241**	**232**	**17.0**	**21.6**	**979**	**793**	**23.5**
Bankruptcies		259	214	209	21.0	23.9	898	721	24.5
Proposals		23	27	23	-14.8	0.0	81	72	12.5
Trois-Rivières	**Que.**	**210**	**214**	**145**	**-1.9**	**44.8**	**748**	**621**	**20.5**
Bankruptcies		180	185	127	-2.7	41.7	655	542	20.8
Proposals		30	29	18	3.4	66.7	93	79	17.7
Montréal	**Que.**	**5 535**	**5 523**	**4 277**	**0.2**	**29.4**	**20 935**	**16 634**	**25.9**
Bankruptcies		4 573	4 505	3 410	1.5	34.1	16 987	13 308	27.6
Proposals		962	1 018	867	-5.5	11.0	3 948	3 326	18.7
Ottawa - Gatineau	**Ont./ Que.**	**1 486**	**1 453**	**1 206**	**2.3**	**23.2**	**5 533**	**4 723**	**17.2**
Bankruptcies		1 183	1 111	933	6.5	26.8	4 295	3 612	18.9
Proposals		303	342	273	-11.4	11.0	1 238	1 111	11.4
Kingston	**Ont.**	**213**	**210**	**168**	**1.4**	**26.8**	**772**	**600**	**28.7**
Bankruptcies		182	184	133	-1.1	36.8	662	487	35.9
Proposals		31	26	35	19.2	-11.4	110	113	-2.7
Peterborough	**Ont.**	**116**	**147**	**91**	**-21.1**	**27.5**	**485**	**337**	**43.9**
Bankruptcies		91	118	77	-22.9	18.2	372	286	30.1
Proposals		25	29	14	-13.8	78.6	113	51	121.6
Oshawa	**Ont.**	**628**	**578**	**348**	**8.7**	**80.5**	**2 185**	**1 449**	**50.8**
Bankruptcies		392	375	246	4.5	59.3	1 395	957	45.8
Proposals		236	203	102	16.3	131.4	790	492	60.6

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Toronto	**Ont.**	**6 810**	**6 900**	**4 787**	**-1.3**	**42.3**	**24 779**	**17 918**	**38.3**
Bankruptcies		4 333	4 311	3 099	0.5	39.8	15 484	11 508	34.5
Proposals		2 477	2 589	1 688	-4.3	46.7	9 295	6 410	45.0
Hamilton	**Ont.**	**992**	**1 060**	**739**	**-6.4**	**34.2**	**3 758**	**2 691**	**39.7**
Bankruptcies		758	729	547	4.0	38.6	2 706	1 960	38.1
Proposals		234	331	192	-29.3	21.9	1 052	731	43.9
St. Catharines - Niagara	**Ont.**	**601**	**703**	**453**	**-14.5**	**32.7**	**2 363**	**1 688**	**40.0**
Bankruptcies		436	536	342	-18.7	27.5	1 722	1 329	29.6
Proposals		165	167	111	-1.2	48.6	641	359	78.6
Kitchener	**Ont.**	**742**	**739**	**450**	**0.4**	**64.9**	**2 650**	**1 817**	**45.8**
Bankruptcies		546	565	324	-3.4	68.5	1 914	1 285	48.9
Proposals		196	174	126	12.6	55.6	736	532	38.3
Brantford	**Ont.**	**228**	**199**	**149**	**14.6**	**53.0**	**768**	**545**	**40.9**
Bankruptcies		163	141	115	15.6	41.7	544	402	35.3
Proposals		65	58	34	12.1	91.2	224	143	56.6
Guelph	**Ont.**	**230**	**190**	**144**	**21.1**	**59.7**	**709**	**473**	**49.9**
Bankruptcies		164	133	95	23.3	72.6	484	328	47.6
Proposals		66	57	49	15.8	34.7	225	145	55.2
London	**Ont.**	**855**	**841**	**652**	**1.7**	**31.1**	**3 178**	**2 193**	**44.9**
Bankruptcies		693	689	511	0.6	35.6	2 572	1 735	48.2
Proposals		162	152	141	6.6	14.9	606	458	32.3
Windsor	**Ont.**	**713**	**687**	**525**	**3.8**	**35.8**	**2 707**	**1 992**	**35.9**
Bankruptcies		598	569	411	5.1	45.5	2 184	1 552	40.7
Proposals		115	118	114	-2.5	0.9	523	440	18.9
Barrie	**Ont.**	**342**	**376**	**215**	**-9.0**	**59.1**	**1 290**	**860**	**50.0**
Bankruptcies		259	248	149	4.4	73.8	901	605	48.9
Proposals		83	128	66	-35.2	25.8	389	255	52.5
Greater Sudbury	**Ont.**	**317**	**255**	**173**	**24.3**	**83.2**	**999**	**663**	**50.7**
Bankruptcies		270	225	140	20.0	92.9	836	532	57.1
Proposals		47	30	33	56.7	42.4	163	131	24.4
Thunder Bay	**Ont.**	**154**	**166**	**106**	**-7.2**	**45.3**	**592**	**394**	**50.3**
Bankruptcies		129	140	88	-7.9	46.6	481	344	39.8
Proposals		25	26	18	-3.8	38.9	111	50	122.0
Winnipeg	**Man.**	**531**	**540**	**440**	**-1.7**	**20.7**	**2 030**	**1 624**	**25.0**
Bankruptcies		411	434	326	-5.3	26.1	1 608	1 256	28.0
Proposals		120	106	114	13.2	5.3	422	368	14.7
Regina	**Sask.**	**166**	**145**	**119**	**14.5**	**39.5**	**526**	**431**	**22.0**
Bankruptcies		113	107	87	5.6	29.9	388	312	24.4
Proposals		53	38	32	39.5	65.6	138	119	16.0

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Saskatoon	**Sask.**	**149**	**163**	**116**	**-8.6**	**28.4**	**559**	**408**	**37.0**
Bankruptcies		110	126	95	-12.7	15.8	397	308	28.9
Proposals		39	37	21	5.4	85.7	162	100	62.0
Calgary	**Alta.**	**1 145**	**992**	**524**	**15.4**	**118.5**	**3 674**	**1 894**	**94.0**
Bankruptcies		970	831	447	16.7	117.0	3 135	1 603	95.6
Proposals		175	161	77	8.7	127.3	539	291	85.2
Edmonton	**Alta.**	**1 129**	**1 015**	**657**	**11.2**	**71.8**	**3 722**	**2 325**	**60.1**
Bankruptcies		893	828	502	7.9	77.9	3 021	1 789	68.9
Proposals		236	187	155	26.2	52.3	701	536	30.8
Kelowna	**B.C.**	**205**	**188**	**124**	**9.0**	**65.3**	**742**	**459**	**61.7**
Bankruptcies		161	147	107	9.5	50.5	608	398	52.8
Proposals		44	41	17	7.3	158.8	134	61	119.7
Abbotsford	**B.C.**	**120**	**140**	**82**	**-14.3**	**46.3**	**497**	**300**	**65.7**
Bankruptcies		97	110	68	-11.8	42.6	406	257	58.0
Proposals		23	30	14	-23.3	64.3	91	43	111.6
Vancouver	**B.C.**	**1 666**	**1 571**	**1 084**	**6.0**	**53.7**	**5 829**	**3 859**	**51.0**
Bankruptcies		1 310	1 243	847	5.4	54.7	4 671	3 078	51.8
Proposals		356	328	237	8.5	50.2	1 158	781	48.3
Victoria	**B.C.**	**318**	**294**	**229**	**8.2**	**38.9**	**1 137**	**857**	**32.7**
Bankruptcies		272	241	193	12.9	40.9	937	699	34.0
Proposals		46	53	36	-13.2	27.8	200	158	26.6

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
St. John's	N.L.	**1**	**5**	**0**	**-80.0**	--	**8**	**14**	**-42.9**
Bankruptcies		1	5	0	-80.0	--	8	13	-38.5
Proposals		0	0	0	--	--	0	1	-100.0
Halifax	N.S.	**12**	**34**	**27**	**-64.7**	**-55.6**	**72**	**103**	**-30.1**
Bankruptcies		12	31	22	-61.3	-45.5	66	86	-23.3
Proposals		0	3	5	-100.0	-100.0	6	17	-64.7
Moncton	N.B.	**5**	**3**	**11**	**66.7**	**-54.5**	**18**	**45**	**-60.0**
Bankruptcies		3	2	10	50.0	-70.0	13	39	-66.7
Proposals		2	1	1	100.0	100.0	5	6	-16.7
Saint John	N.B.	**7**	**1**	**4**	**600.0**	**75.0**	**17**	**19**	**-10.5**
Bankruptcies		4	1	2	300.0	100.0	6	10	-40.0
Proposals		3	0	2	--	50.0	11	9	22.2
Saguenay	Que.	**7**	**3**	**11**	**133.3**	**-36.4**	**30**	**38**	**-21.1**
Bankruptcies		6	3	11	100.0	-45.5	23	37	-37.8
Proposals		1	0	0	--	--	7	1	600.0
Québec	Que.	**26**	**52**	**62**	**-50.0**	**-58.1**	**224**	**250**	**-10.4**
Bankruptcies		19	27	47	-29.6	-59.6	145	193	-24.9
Proposals		7	25	15	-72.0	-53.3	79	57	38.6
Sherbrooke	Que.	**9**	**11**	**13**	**-18.2**	**-30.8**	**55**	**56**	**-1.8**
Bankruptcies		9	9	12	0.0	-25.0	49	46	6.5
Proposals		0	2	1	-100.0	-100.0	6	10	-40.0
Trois-Rivières	Que.	**12**	**9**	**19**	**33.3**	**-36.8**	**55**	**51**	**7.8**
Bankruptcies		11	5	15	120.0	-26.7	40	37	8.1
Proposals		1	4	4	-75.0	-75.0	15	14	7.1
Montréal	Que.	**326**	**347**	**317**	**-6.1**	**2.8**	**1 414**	**1 373**	**3.0**
Bankruptcies		258	278	240	-7.2	7.5	1 126	1 109	1.5
Proposals		68	69	77	-1.4	-11.7	288	264	9.1
Ottawa - Gatineau	Ont./ Que.	**48**	**71**	**62**	**-32.4**	**-22.6**	**257**	**284**	**-9.5**
Bankruptcies		39	61	46	-36.1	-15.2	201	223	-9.9
Proposals		9	10	16	-10.0	-43.8	56	61	-8.2
Kingston	Ont.	**10**	**4**	**8**	**150.0**	**25.0**	**34**	**26**	**30.8**
Bankruptcies		8	4	8	100.0	0.0	32	24	33.3
Proposals		2	0	0	--	--	2	2	0.0
Peterborough	Ont.	**2**	**1**	**2**	**100.0**	**0.0**	**8**	**12**	**-33.3**
Bankruptcies		2	1	2	100.0	0.0	7	11	-36.4
Proposals		0	0	0	--	--	1	1	0.0
Oshawa	Ont.	**22**	**30**	**17**	**-26.7**	**29.4**	**76**	**77**	**-1.3**
Bankruptcies		19	29	16	-34.5	18.8	70	67	4.5
Proposals		3	1	1	200.0	200.0	6	10	-40.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Toronto	**Ont.**	**302**	**328**	**286**	**-7.9**	**5.6**	**1 253**	**1 367**	**-8.3**
Bankruptcies		268	272	244	-1.5	9.8	1 048	1 155	-9.3
Proposals		34	56	42	-39.3	-19.0	205	212	-3.3
Hamilton	**Ont.**	**44**	**33**	**35**	**33.3**	**25.7**	**162**	**172**	**-5.8**
Bankruptcies		41	30	31	36.7	32.3	145	148	-2.0
Proposals		3	3	4	0.0	-25.0	17	24	-29.2
St. Catharines - Niagara	**Ont.**	**26**	**24**	**19**	**8.3**	**36.8**	**89**	**100**	**-11.0**
Bankruptcies		23	21	18	9.5	27.8	76	88	-13.6
Proposals		3	3	1	0.0	200.0	13	12	8.3
Kitchener	**Ont.**	**30**	**23**	**23**	**30.4**	**30.4**	**88**	**87**	**1.1**
Bankruptcies		26	18	18	44.4	44.4	71	69	2.9
Proposals		4	5	5	-20.0	-20.0	17	18	-5.6
Brantford	**Ont.**	**4**	**11**	**5**	**-63.6**	**-20.0**	**24**	**27**	**-11.1**
Bankruptcies		1	10	4	-90.0	-75.0	20	24	-16.7
Proposals		3	1	1	200.0	200.0	4	3	33.3
Guelph	**Ont.**	**5**	**10**	**3**	**-50.0**	**66.7**	**23**	**12**	**91.7**
Bankruptcies		4	9	3	-55.6	33.3	20	10	100.0
Proposals		1	1	0	0.0	--	3	2	50.0
London	**Ont.**	**15**	**14**	**16**	**7.1**	**-6.3**	**69**	**81**	**-14.8**
Bankruptcies		12	12	15	0.0	-20.0	63	71	-11.3
Proposals		3	2	1	50.0	200.0	6	10	-40.0
Windsor	**Ont.**	**12**	**17**	**20**	**-29.4**	**-40.0**	**54**	**56**	**-3.6**
Bankruptcies		12	16	8	-25.0	50.0	48	39	23.1
Proposals		0	1	12	-100.0	-100.0	6	17	-64.7
Barrie	**Ont.**	**10**	**6**	**11**	**66.7**	**-9.1**	**40**	**47**	**-14.9**
Bankruptcies		8	5	11	60.0	-27.3	35	41	-14.6
Proposals		2	1	0	100.0	--	5	6	-16.7
Greater Sudbury	**Ont.**	**5**	**4**	**9**	**25.0**	**-44.4**	**25**	**26**	**-3.8**
Bankruptcies		4	4	7	0.0	-42.9	23	21	9.5
Proposals		1	0	2	--	-50.0	2	5	-60.0
Thunder Bay	**Ont.**	**7**	**5**	**3**	**40.0**	**133.3**	**18**	**23**	**-21.7**
Bankruptcies		7	5	3	40.0	133.3	17	21	-19.0
Proposals		0	0	0	--	--	1	2	-50.0
Winnipeg	**Man.**	**8**	**10**	**7**	**-20.0**	**14.3**	**37**	**45**	**-17.8**
Bankruptcies		5	8	7	-37.5	-28.6	28	42	-33.3
Proposals		3	2	0	50.0	--	9	3	200.0
Regina	**Sask.**	**16**	**16**	**6**	**0.0**	**166.7**	**57**	**36**	**58.3**
Bankruptcies		14	14	3	0.0	366.7	46	26	76.9
Proposals		2	2	3	0.0	-33.3	11	10	10.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2009	Q2 2009	Q3 2008	Q2 2009 to Q3 2009	Q3 2008 to Q3 2009	09-30-2009	09-30-2008	% Change
Saskatoon	**Sask.**	**11**	**11**	**9**	**0.0**	**22.2**	**41**	**48**	**-14.6**
Bankruptcies		8	10	6	-20.0	33.3	35	28	25.0
Proposals		3	1	3	200.0	0.0	6	20	-70.0
Calgary	**Alta.**	**50**	**37**	**51**	**35.1**	**-2.0**	**185**	**204**	**-9.3**
Bankruptcies		39	26	44	50.0	-11.4	155	171	-9.4
Proposals		11	11	7	0.0	57.1	30	33	-9.1
Edmonton	**Alta.**	**28**	**31**	**27**	**-9.7**	**3.7**	**105**	**101**	**4.0**
Bankruptcies		23	23	24	0.0	-4.2	82	77	6.5
Proposals		5	8	3	-37.5	66.7	23	24	-4.2
Kelowna	**B.C.**	**4**	**8**	**9**	**-50.0**	**-55.6**	**26**	**35**	**-25.7**
Bankruptcies		4	8	9	-50.0	-55.6	25	29	-13.8
Proposals		0	0	0	--	--	1	6	-83.3
Abbotsford	**B.C.**	**3**	**3**	**2**	**0.0**	**50.0**	**11**	**12**	**-8.3**
Bankruptcies		3	2	2	50.0	50.0	9	11	-18.2
Proposals		0	1	0	-100.0	--	2	1	100.0
Vancouver	**B.C.**	**43**	**73**	**54**	**-41.1**	**-20.4**	**229**	**216**	**6.0**
Bankruptcies		36	63	51	-42.9	-29.4	181	184	-1.6
Proposals		7	10	3	-30.0	133.3	48	32	50.0
Victoria	**B.C.**	**28**	**13**	**15**	**115.4**	**86.7**	**73**	**42**	**73.8**
Bankruptcies		3	7	13	-57.1	-76.9	39	35	11.4
Proposals		25	6	2	316.7	1150.0	34	7	385.7